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ABSTRACT

By the year 2025, one in every three Arizonans will be Hispanic. This report presents statistical information on the demographic profile of Arizona's Hispanic population, on Hispanics and employment trends, and on Hispanic access to services. The report also contains a discussion of action steps to help Hispanics strengthen their chances for success. Much of the data in the report indicate negative trends for Arizona's Hispanics. In 1990, Hispanic children were three times more likely to be poor than non-Hispanic White children. During the mid 1990s, 28 percent of Hispanic working families in Arizona were poor, compared to 10 percent of non-Hispanic White families. Although the employment rate for Hispanics in Arizona is higher than for White non-Hispanics, Hispanics have lower incomes compared to the statewide population. The Hispanic dropout rate is almost twice that of Whites; a relatively high proportion of Hispanics have no health care coverage and suffer from poor health; Hispanics have lower rates of citizenship and lower rates of English proficiency than other ethnic groups; and Hispanic teenagers are more likely to have babies than Arizona teens in general. The report recommends three strategies to address these problems: (1) promote healthy parenting and family stability before children start school; (2) help Hispanics achieve higher levels of education and training; and (3) enhance Hispanics' access to services already available. (EV)

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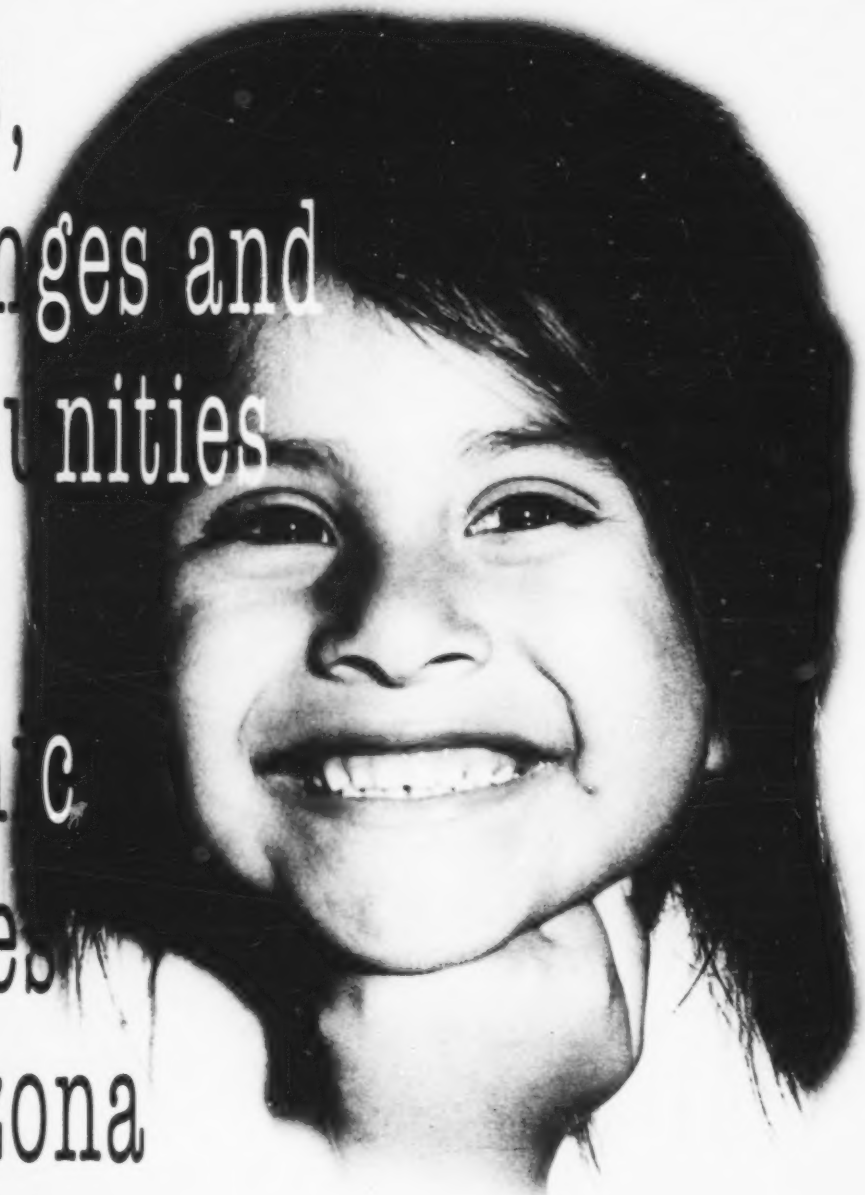
Trends, Challenges and Opportunities Facing Hispanic Families in Arizona



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January 1999
Project Familia
Children's **A**ction **A**lliance

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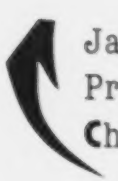

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About Children's Action Alliance

Children's Action Alliance (CAA) is a nonprofit, nonpartisan research, education and advocacy organization dedicated to promoting the well-being of all of Arizona's children and families. Through research, publications, media campaigns, and advocacy, we act as a strong and independent voice to make children a top priority in Arizona. Our fundamental goal is to bring about a greater understanding by policymakers, business leaders, the media, and the general public of the high economic and social stake that all Arizonans have in the well-being of our children.

CAA focuses on the need to build broad support for public and private investments in successful policies and programs that improve the lives and life chances of Arizona's children and their families. Our Board of Directors includes business, civic, and community leaders who believe that the quality of life of our state's children is the single most important determinant of Arizona's future. CAA is supported by individual donations, foundation grants, and corporate contributions.

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PROJECT FAMILIA

Project Familia is a project of Children's Action Alliance. The mission of Project Familia is to promote an improved quality of life for low-income Hispanic families in Arizona through informed decision making and effective policies. The project will accomplish its mission by

- working to increase understanding of the economic and social issues facing low-income Hispanic families;
- identifying recommendations for public policy changes and community action strategies to strengthen their chances for success; and
- inspiring action on these recommendations.

We are grateful to the members of the Project Familia steering committee for their dedication and guidance in the research and presentation of this report.

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Summary and Findings

By the year 2025, one in every three Arizonans will be Hispanic. Today's Hispanic population, which is significantly younger than Arizona's general population, will comprise a substantial portion of our future workforce. With this projected growth rate, it is critical that we examine the trends, challenges, and opportunities facing Arizona's Hispanic families both today and in the future.

Hispanics in Arizona have a rich cultural and linguistic background and strong community networks of family, friends, neighborhoods, and churches. These assets can be combined with public policy changes, community action, business leadership, and financial resources to reshape the trends for Hispanics in Arizona.

The demographic profile of Arizona Hispanics in the 1990s is striking. In 1990, Hispanic children were three times more likely to be poor than non-Hispanic White children. During the mid 1990s, 28% of Hispanic working families in Arizona were poor, compared with 10% of non-Hispanic White working families. Hispanics have lower incomes compared with the statewide population. The dropout rate for Hispanic youth in Arizona was almost twice that of the White non-Hispanic population (13% vs. 7%) in 1993/1994. A relatively high proportion of Hispanics have no health care coverage and suffer from poor health. Hispanics have lower rates of citizenship and lower rates of English proficiency than other ethnic groups. And Hispanic teenagers are more likely to have babies than Arizona teens in general.

The data in this report contradict commonly held beliefs about the causes of lower incomes and higher risk factors for Hispanic families. Working, not welfare, is a

way of life for most low-income Hispanic families. The employment rate for Hispanics in Arizona is higher than the employment rate for White non-Hispanics. This is true despite the fact that Hispanics often face more barriers to employment. Overall, 80% of poor Hispanic families are working families — higher than the percentage for White non-Hispanic families.

The factor that stands out as the strongest link to the poor economic condition of Arizona's Hispanic families is employment in low-paying jobs. Nearly one out of five Hispanics worked as an operator, fabricator, or laborer, compared with one out of ten non-Hispanic Whites in 1990. In contrast, fewer than one out of eight Hispanics worked in managerial or professional jobs, compared with almost one out of every three Whites. These trends will be difficult to change: lower wage jobs will comprise the bulk of newly created jobs in Arizona over the next decade.

Fewer than 4% of Hispanics in Arizona receive welfare benefits. Approximately two-thirds of these recipients are children. Of the Hispanic families on the welfare rolls in Arizona, more than four-fifths have been there for less than two years. And more than 60% have escaped welfare at least twice before, only to lose a job or experience a crisis that forced them to turn back to welfare for survival.

New data indicate that the small group of very vulnerable Hispanic families receiving welfare is experiencing a disproportionate impact from state welfare reform. During February 1998, Hispanic families were more likely to have their welfare benefits reduced or eliminated due to sanctions or time limits than were non-Hispanic White families. Hispanic families transitioning off welfare were underutilizing available child care assistance. And Hispanics who moved from welfare to work were also earning lower average wages than non-Hispanics.

Three broad strategies can help strengthen low-income Hispanic families. First, a growing body of research has confirmed that the care a child receives during the first three years of life literally lays the foundation for later success or failure. Community efforts to promote healthy parenting and family stability before children start school have proven successful in preventing crime, increasing school performance, and improving children's health in low-income families facing multiple risks. These initiatives have also resulted in increased family earnings and improved economic self sufficiency.

Second, concentrated efforts to help Hispanics achieve higher levels of education and training and access to higher-paying jobs will significantly improve family incomes. Families need help to get and keep better paying jobs to move up the economic ladder. This economic mobility simply cannot happen until high school and college graduation rates increase.

Third, evidence shows that significant numbers of low-income Hispanic families are not reaching services that are available to them. Without services such as health care coverage, child care subsidies, job training, and nutrition programs, far too many low-income families will continue to experience the damaging outcomes described in this

report. But enhancing access to services that are already available will help struggling parents do the best for their children and improve the quality of life for low-income Hispanic families.

Without a combination of all three strategies, Arizona's economic trends, Hispanic school drop-out rates, desperately struggling parents, and a lack of services will leave behind a large percentage of the next generation of Arizona's parents, workers, and leaders. But by building on community strengths, these trends can be reversed to improve the circumstances of Hispanic families throughout the state.

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Action Steps

There are numerous action steps that can strengthen families with young children, raise levels of education and training, and enhance access to services for low-income Hispanic families. Some are new, some build on existing efforts that are successful, yet small. These efforts could be enhanced with additional resources and support to reach more families.

The *Project Familia* Steering Committee has identified ten action steps that build on what's working to improve opportunities for low-income Hispanic families.

PROMOTE HEALTHY PARENTING FOR LOW-INCOME FAMILIES WITH YOUNG CHILDREN

1. Expand Healthy Families Prevention Program

Healthy Families identifies high risk families in the hospital at the time their babies are born. Struggling families, including many teen parents, are offered a home visitor on a voluntary basis. Over the next few months to few years, Healthy Families workers help parents address immediate needs such as housing, food, and jobs. They also provide emotional support and parenting skills. Evaluations of Arizona's programs have found that they reduce the rate of child abuse and neglect, improve children's home environments and health care, reduce reliance on public assistance, and increase parents' employment. The programs are operated in 20 communities by community agencies, county health departments, and medical centers with private funds and $3 million in state general funds. Half of the parents served are Hispanic. It is estimated that the program now reaches only 5% of the families who could benefit.

2. Expand Family Literacy Programs

Arizona's Family Literacy programs offer an intergenerational approach for parents and their preschool-aged children to end the cycle of illiteracy and poverty. Community colleges, school districts, and adult education centers run Family Literacy programs around the state under contract with the Department of Education. Families with low incomes and low English literacy skills participate; 78% of participating families are Hispanic. Parents and children learn English literacy skills in separate classes and then practice together. Parents also participate in support groups to improve parenting skills and help them overcome obstacles to family success. Evaluations have proven that the program is effective in improving adult literacy, parenting skills, children's preparation for school, and workforce participation. Non-English speakers improved their English language skills. However, Family Literacy programs serve only 21 sites in Arizona with $1 million in state funds. These programs could be expanded to serve more families.

3. Reinstate and Expand Health Start Prenatal Outreach Program

Health Start is a health education and outreach program targeted to pregnant women and girls in low-income neighborhoods in Arizona. Neighborhood residents are trained as lay health workers to help participants gain access to prenatal care and promote family health. The State Auditor General found that the program reduced the incidence of low birthweight babies, improved prenatal care, and increased immunization rates. Three-quarters of the costs of the prenatal component were returned in savings in the short term. Of the families served, 67% were Hispanic. During the 1998 legislative session, the state legislature eliminated the $1.4 million in state funding for Health Start. The programs are now being phased out.

4. Establish Consumer Protection System for Non-Relative Family Child Care

Nationally, more than one out of five Hispanic preschool-aged children with working mothers are cared for in someone's home by someone other than a relative. Yet, parents cannot make informed choices about child care home providers, because there are no minimum requirements and no way for parents to obtain information about homes that are in the business of providing care to 2-4 children (who are not related to the caretaker). Inadequate or unsafe homes can continue to operate without parents knowing anything about past problems. State legislation could require home-based, non-relative providers to register and to clear both criminal and Child Protective Services background checks. The legislation could create a complaint system so that parents who are experiencing problems have somewhere to report them. Without imposing onerous regulations or requirements for homes, this complaint system could give families who are looking for child care a way to check on the provider's history so that they can find the best care for their children.

Raise Levels of Education and Training

5. Enhance Workforce Training Efforts of Employers

By the year 2025, Hispanics will represent one-third of Arizona's population. But Hispanics are less likely to have a high school diploma or college degree than Arizonans overall (52% and 7%, respectively, compared with 79% and 20%); Hispanics are underrepresented in mid- and upper- management positions. Employers can take steps now to ensure that they can continue to recruit and retain trained and qualified employees. Examples of employer outreach include job training programs for high school students with links to future employment, internship programs, and mentoring programs.

6. Enhance Existing Education Programs

Hispanic teens are almost twice as likely as non-Hispanic White students to drop out of school. Hispanic adults are more likely than other Arizonans to hold lower paying jobs in the service occupations and other fields that require little education. Hispanics at all age levels need educational opportunities so that they can compete for well-paying jobs. We can build on programs designed to stimulate young learners in sciences, design programs aimed at reducing high school dropouts among Hispanic teens, enhance high school vocational education for better-paying fields, encourage more Hispanics to earn advanced degrees, and expand adult learning programs that provide concrete skills that lead to better wages.

Enhance Access to Services

7. Improve Outreach to Hispanic Families

Many Hispanic families are not benefitting from available services because access to those services is limited in some way — either families don't know about the services, or the process to reach the service is complicated or time-consuming, or services don't operate during convenient hours or locations, or there are language or cultural barriers. We can improve access to services through outreach efforts to help make families aware of them and through administrative improvements to help make the services easier to reach. Examples of services include AHCCCS and KidsCare health coverage, child care subsidies, job training programs, free and reduced-price school lunches, and the federal earned income tax credit.

8. Increase Child Care Subsidy Rates and Reduce Required Co-Payments

Child care in Arizona costs between $4,000 and $6,000 per year per child, making it unaffordable for thousands of low-income parents who need child care in order to work. Our state child care subsidies for low-income working families are lower than the subsidies in California, New Mexico, Colorado, Nevada, and Utah and below the actual cost

of most child care in Arizona. Even with a subsidy, parents may be required to make co-payments that can be as high as 17% of their gross monthly income. With increased state funding, the rates can be raised to better reflect current costs and co-payments can be reduced. These actions can help make child care affordable for low-income Hispanic families.

9. Modify Administrative Procedures for Welfare to Help Families Reach Services

While Hispanic families are more likely to be working and looking for work than other families, they are also more likely to be poor enough to need welfare as a safety net. Yet, these poorest, most vulnerable Hispanic families are more likely than other families to fall through this safety net and lose welfare benefits without getting the services they need to get and keep better-paying jobs.

A. Issue all notices in plain language

Currently, notices sent to families about their welfare benefits can be extremely difficult to read and understand. For example, when someone is sanctioned, the family receives a letter that says "Notice History – CA Decrease/Closure Progressive Sanction." This letter means the next benefit check will be reduced 25% and, without action on the part of the parent, the check will be eliminated after three months. This message should be clearer and should be printed in both English and Spanish. Since Hispanics appear to disproportionately lose benefits because of time limits and sanctions, particular attention should be paid to ensuring they understand the notices and understand the actions they can take.

B. Require a home visit after the second sanction

When a family is sanctioned for not following the rules of welfare, the check is reduced 25% the first month. The second month it is reduced 50% and it is eliminated the third month. Hispanic families are more likely to receive multiple sanctions than other families. To help these families get back on track, Arizona could join nine other states who require home visits for families receiving welfare or leaving welfare. A home visit could establish whether or not a parent is working and no longer needs welfare, did not receive or understand the notice, or needs some particular type of help to come into compliance.

10. Expand Support Services Offered by Employers

Low-wage workers often experience problems with lack of child care, transportation, and health care that affect their productivity and work performance. Employers have many options available to help solve or mitigate these problems. Flex time, on-site child care, resource and referral programs, van pick-ups, and health insurance benefits are just a few examples of the possibilities. Employers can help enhance employees' take-home pay by promoting the advanced Earned Income Tax Credit — a federal tax credit that refunds low-income employees a portion of their taxes each month. (Studies have found that the EITC is the most effective federal program in lifting working Hispanic families with children out of poverty, and it costs employers virtually nothing.) Private sector resources and networks can be developed to help target resources to workforce development.

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chapter 1

Demographic Profile of Arizona's Hispanic Population

POPULATION CHANGE

Arizona is one of the fastest growing states in the nation with a rapidly burgeoning Hispanic population. According to 1990 Census data, Hispanics in Arizona numbered 688,353, comprising 19% of the state's total population.[1] In Phoenix, Hispanics made up 20% of the total population and in Tucson they were an astonishing 29%.[2] Recently released census figures for 1997 indicate that Arizona's Hispanic population had grown to 22% of the population statewide, and Arizona had the fourth highest percentage of Hispanics in the country (New Mexico, California, and Texas had higher percentages).

The large growth in Arizona's Hispanic population is projected to continue. U.S. Census growth projections developed in 1995 predict that Hispanics will make up 32% of the state's six million people in the year 2025.[3] Nearly one in three Arizonans will be Hispanic. (See Figure 1.) With their growing numbers, Hispanics will certainly have a strong influence on life in Arizona.

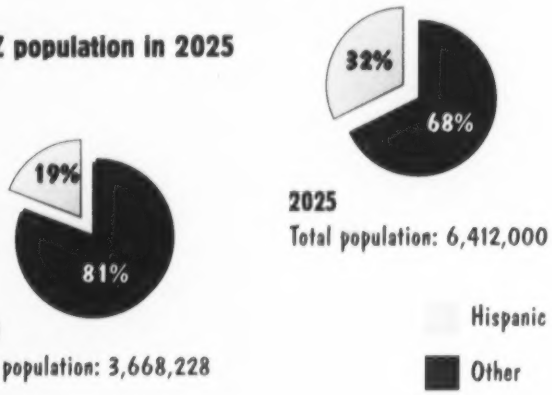
INCOME

Hispanic families typically earn significantly lower wages than White non-Hispanics and the overall state population. Census data show a statewide median family income for Hispanic households of $22,328, in 1990, as compared with $35,863 for White non-Hispanic households, and $32,178 for Arizona households overall. Thus, Hispanic

Arizona Population (1997):	4,554,966
Arizona Hispanic Population (1997)	998,623
Hispanic Children (1995)	346,000
Estimated Number of Hispanic People Living in Working Poor Families With Children (mid 1990s)	186,160
Hispanic Welfare Recipients (2/98)	39,460

Figure 1:

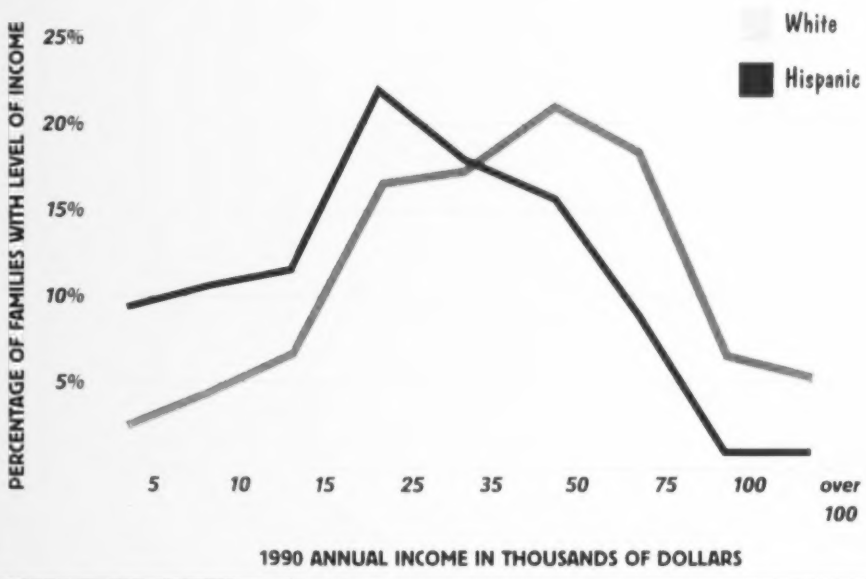
Hispanics will be 1/3 of AZ population in 2025



U.S. Census Data

Figure 2:

AZ Hispanic families live on lower incomes than white families



U.S. Census Data

household income was only 62% of that for White non-Hispanics and 69% of all Arizona households. ***More than half of Arizona's Hispanic families had incomes below $25,000 in 1990, compared with fewer than one third of non-Hispanic White families.*** (See Figure 2.)

It is interesting to note, as illustrated by Figure 3, that across counties, Hispanic median income varied widely. In some counties, such as Apache and Navajo, this figure is not meaningful because Hispanics make up such a small proportion of the county population. However, in Gila County, Hispanics comprised 18% of the county population, and the median income for Hispanics was 14% *above* the overall county median income.

Figure 3: Income and population for Hispanics by county and big cities in 1990

County	Hispanic Median Income As % of County Median Income	County Median Income As % of Statewide Median Income	Hispanic % of Total County Population
Apache	150%	51%	4%
Cochise	68%	81%	28%
Coconino	86%	95%	10%
Gila	114%	77%	18%
Graham	82%	68%	25%
Greenlee	88%	93%	43%
La Paz	100%	58%	25%
Maricopa	65%	112%	16%
Mohave	86%	84%	5%
Navajo	111%	66%	7%
Pima	72%	96%	24%
Pinal	88%	74%	29%
Santa Cruz	84%	76%	77%
Yavapai	89%	82%	6%
Yuma	75%	80	42%
Phoenix	65%	106%	20%
Tucson	76%	85%	29%

U.S. Census Data

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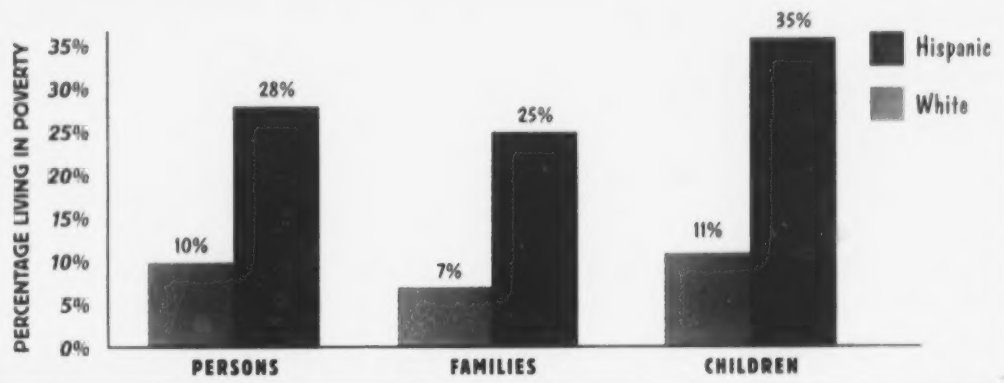
Hispanics experience a higher poverty rate than the general Arizona population — 28% for Hispanics in 1990 vs. 16% for all Arizona residents. (The federal poverty level is an annual household income threshold adjusted for family size and for annual inflation. In 1990, the federal poverty level was an annual household income of less than $12,700 for a family of four. In 1998 it is $16,450 for a family of four.)

The spread between poverty rates for Hispanics and non-Hispanic Whites is particularly striking. As shown in Figure 4, 35% of Hispanic children lived in poverty in 1990. This is compared with 11% of White non-Hispanic children.

Nationally, between 1996 and 1997 the poverty rate for Hispanics declined, and real median income increased significantly. However, Hispanics still suffered poverty at a rate twice that of the general population (27% vs. 13%). And the median Hispanic household income was less than 75% of the U.S. median ($26,628 vs. $37,005).[4]

Figure 4:
AZ Hispanics experience high poverty rates – 1990



U.S. Census Data

WORKING BUT POOR

Poverty among Arizona's Hispanics cannot be blamed primarily on a lack of work. For the period 1994 to 1996, 80% of poor Hispanic families with children included a working adult. (See Figure 5.) This compared with 72% of White non-Hispanic poor families in the state.

FAMILY SIZE

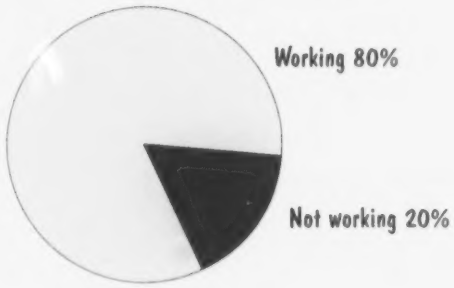
Hispanic households tend to be larger than non-Hispanic households. Census data from 1990 indicate an average of 3.85 persons per Hispanic household, vs. 2.93 for White non-Hispanics and 3.15 for all households in the state.

Arizona Population (1997):	4,554,966
Arizona Hispanic Population (1997)	998,623
Hispanic Children (1995)	346,000
Estimated Number of Hispanic People Living in Working Poor Families With Children (mid 1990s)	**186,160**
Hispanic Welfare Recipients (2/98)	39,460

Figure 5:

Poor Hispanic families work for a living in Arizona

Mid 1990s



U.S. Census Data

AGE DISTRIBUTION

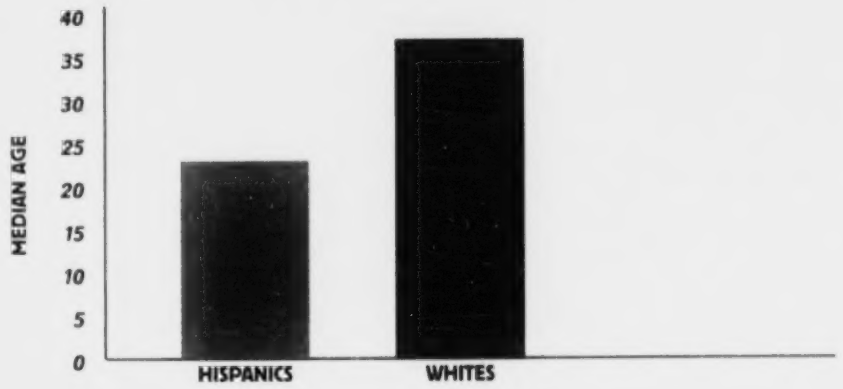
Hispanics constitute a young population, with over a third of Arizona's Hispanics younger than 18 in 1990 (39%). This compares with 22% of White non-Hispanics younger than 18. The median age for Hispanics in Maricopa County in 1995 was 23 years, contrasted with 37 years for Whites.[5] This means that as Arizona's baby-boomers age, we will rely more and more on a Hispanic workforce to fill positions and to finance social security. The implications for adequately preparing this future workforce are considerable. (See Figure 6.)

EDUCATIONAL ATTAINMENT

There is substantial evidence that traditional educational systems have not served Hispanics well. In 1990, only 52% of Hispanics in Arizona had attained at least a high school education, compared with 85% of White non-Hispanics and 79% of the total state population. The disparity was even more dramatic for higher education. Only 7% of Hispanics had obtained a four-year college degree or higher, compared with 23% of White non-Hispanics and 20% of the overall state population.[6] (See Figure 7.) This disparity in educational attainment significantly depresses the earning power of Hispanic families.

Figure 6:

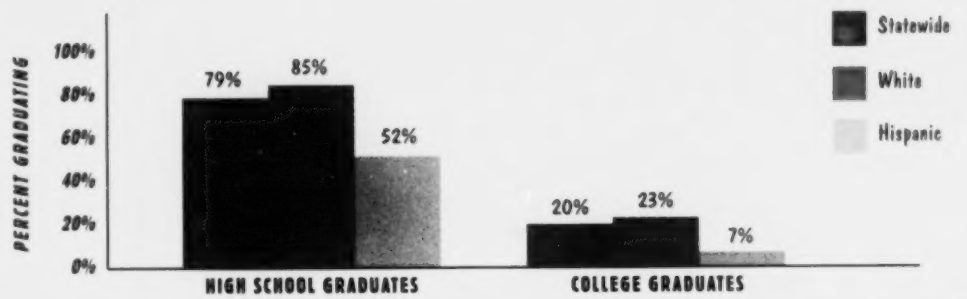
Hispanics are a youthful population - Maricopa County



1995 Maricopa County Census Data

Figure 7:

AZ Hispanics were less likely to graduate high school or college - 1990



U.S. Census Data

SCHOOL DROPOUT RATES

Data collected by the Arizona Department of Education[7] indicate that the school dropout problem for Hispanics is substantial. In 1993/94, the cumulative dropout rate for grades 7-12 for Hispanics was 13%, slightly below the American Indian dropout rate of 14%, but almost twice that of the White non-Hispanic population at 7%. In other words, 13 of every 100 Hispanic students who were in school in the spring of 1993, were not enrolled in school the following year (excluding students whose absence could be explained by transfer to another school district, graduation, or death). Statewide, 9% of children in grades 7-12 dropped out. (See Figure 8.)

Figure 8

AZ Hispanics have high dropout rates

Grades 7 to 12

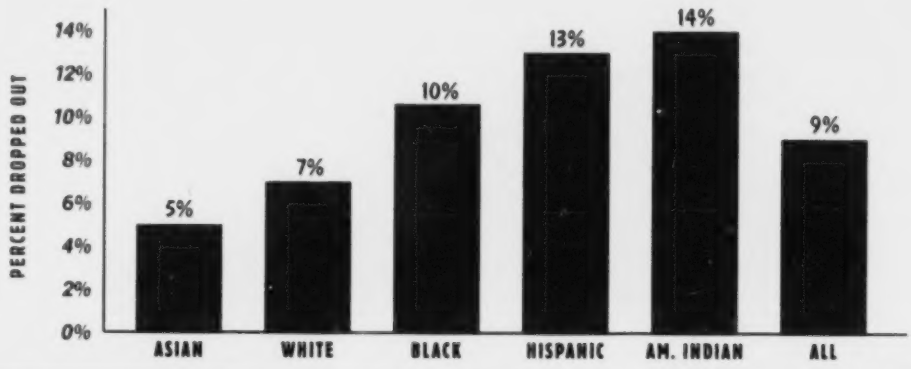


Figure 9

Percentage of Hispanic teens who have dropped out

Apache	2%	Mohave	13%
Cochise	17%	Navajo	15%
Coconino	12%	Pima	19%
Gila	14%	Pinal	21%
Graham	15%	Santa Cruz	19%
Greenlee	6%	Yavapai	11%
La Paz	20%	Yuma	18%
Maricopa	28%	**Arizona**	**23%**

U.S. Census 1990

The U.S. Census measures the percent of teenagers who are not high school graduates and are not attending school. For Hispanic youth in Arizona, this was 23% in 1990 compared with 11% of White non-Hispanic youth. The very high rate in Maricopa County (28%) drives this rate. Every other county had a rate below the state average and, for most counties, the percent of teenagers who were not high school graduates and not attending school was 15% or less.[5] (See Figure 9.)

HEALTH CARE

Hispanics suffer disproportionately from a lack of health care coverage and poor health. A 1995 survey conducted for the Flinn Foundation by Louis Harris and Associates found Arizona's Hispanic population was more than twice as likely to have no health

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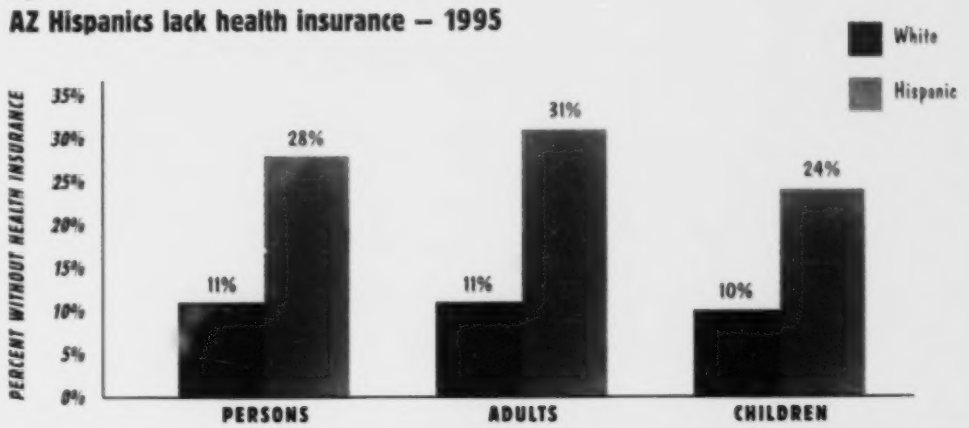
insurance as the White non-Hispanic population (28% vs. 11%). (See Figure 10.) Indeed, a greater proportion of Hispanics lack health care coverage than any other ethnic group. And the percentage of Hispanics without health insurance is growing rapidly. Between 1989 and 1995, there was a 23% increase in the percentage of Hispanics lacking health care coverage.

Hispanic adults appear to bear the brunt of this lack of insurance. While White adults and children lacked health care coverage in roughly the same proportion (11% vs. 10%), Hispanic adults were far more likely than their children to have no health care coverage (31% vs. 24%). The adults were also more likely to be without a usual source of health care (41% of Hispanic adults vs. 22% of Hispanic children vs. 29% of White adults).[9]

Figure 10

AZ Hispanics lack health insurance – 1995



Flinn Foundation

Figure 11

Health care for Arizonans - 1995

	Hispanic	White	African American	American Indian
Children Without Any Health Insurance	**24%**	**10%**	**5%**	**15%**
Children Without a Usual Source of Health Care	**22%**	**8%**	**10%**	**8%**
Children with One or More Doctor Visits in Past 12 Months	**64%**	**83%**	**76%**	**78%**
Children with Medical Emergency in Past 12 Months	**13%**	**18%**	**19%**	**30%**
Children Hospitalized in Past 12 Months	**7%**	**6%**	**4%**	**1%**
Children in Fair or Poor Health	**13%**	**4%**	**17%**	**16%**
Adults Without Any Health Insurance	**31%**	**11%**	**24%**	**31%**
Adults in Fair or Poor Health	**23%**	**16%**	**23%**	**42%**

The Flinn Foundation, Health Care in Arizona: 1995 vs. 1989

Although they are faring better than their parents, Hispanic children are not doing as well as their non-Hispanic peers. Hispanic children are more than twice as likely than any other ethnic group to lack a usual source of health care. And they are less likely to have visited the doctor in the past year. Despite this lack of health care services, Hispanic children were about as likely as White children to have been hospitalized during the past year (7% vs. 6%). Hispanic children were less likely than any other group to have had a medical emergency in past 12 months.[10] (See Figure 11.) When Hispanic children see a doctor, they are more likely to rely on out-patient departments at hospitals or free-standing clinics, and less likely to rely on a physician's office than White non-Hispanic children or African American children.[11]

The lack of health care coverage appears to take its toll on the health of Hispanics. Hispanic children and adults are more likely to be in poor or fair health than non-Hispanic Whites. Hispanic adults are 44% more likely than White adults to report fair or poor health (23% vs. 16%). Hispanic children are three times more likely to be in poor or fair health than their White peers (13% vs. 4%).[12]

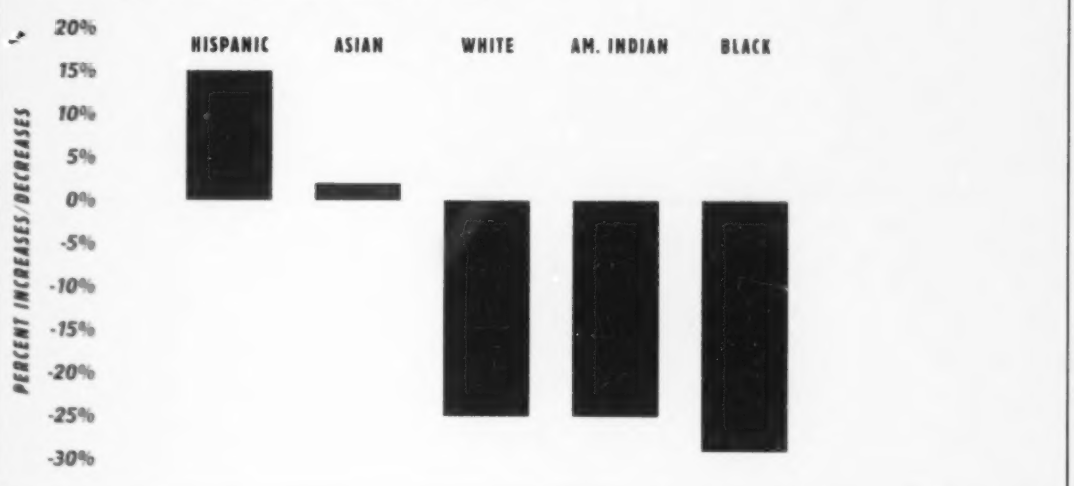
TEEN PREGNANCY

According to the Arizona Department of Health Services, in 1996, 79 out of every 1,000 Hispanic teen girls younger than 19 became pregnant. This is a higher pregnancy rate than any other ethnic group. The trends are even more disturbing. Between 1990 and 1996, the pregnancy rate held fairly stable for Asian teens and declined more than 25% for every other ethnic group in Arizona. Yet the teen pregnancy rate for Hispanic girls shot up 15%.[13](See Figure 12.)

Figure 12

Hispanic teen pregnancy rate rises against the Arizona trend

Percent change by ethnicity: 1990 to 1996



Arizona Department of Health Services

In 1996, over 5,000 Hispanic girls aged 10 - 19 in Arizona gave birth, representing fully half of all births to teens in the state (fewer than 30% of all girls in Arizona were Hispanic).[14] These mothers and babies are likely to experience future economic hardship. Young mothers are less likely to finish high school and more likely to be poor than mothers giving birth at a later age. Children born to single mothers are more likely to be disadvantaged both as children and as adults.

CITIZENSHIP

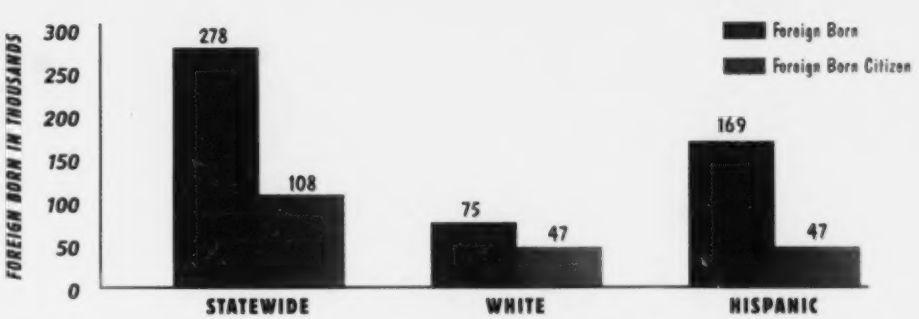
Citizenship has a major impact on the perception of Hispanics in Arizona as well as on access to a wide variety of services. Federal and state welfare reform laws have restricted the access of many legal residents, especially new legal residents, to services such as welfare, AHCCCS health care coverage, and Food Stamps. And undocumented residents are excluded from virtually all state and federal assistance programs.

One quarter of Hispanics in Arizona in 1990 were foreign born. Within the foreign born population, Hispanics become citizens at a significantly lower rate than other groups. Based on 1990 data, 62% of the White non-Hispanic foreign born population had become U.S. citizens. Of the total number of Hispanic foreign born, on the other hand, only 28% had become citizens. In 1990, 18% of Arizona's Hispanic populations were not citizens. (See Figure 13.)

The Hispanic citizenship rate varies across Arizona's counties. The lowest rate of citizenship for Hispanics occurs in Yuma County, with only 15% of the 18,381 foreign-born Hispanics being citizens. In Pima County, on the other hand, 34% of the 36,539 foreign-born Hispanics were citizens. Because citizenship helps remove barriers to employment and services, it would be interesting to investigate the factors leading to the high rate of citizenship in Pima County to see if they could be replicated in other counties.

Figure 13

Hispanic immigrants to Arizona are less likely to become citizens



U.S. Census, 1990

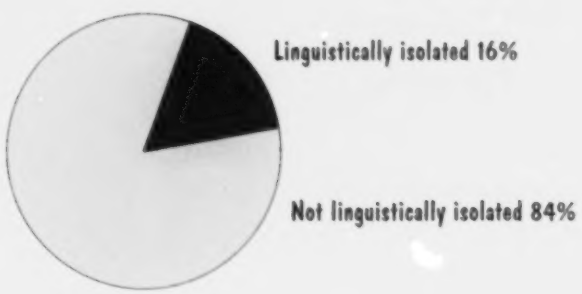
ENGLISH PROFICIENCY

Lack of English proficiency can pose a serious barrier to finishing high school and getting a well-paying job. Language proficiency and education tie directly to employment, employability and access to services. According to the National Council of La Raza, these are reasons to consider Hispanics "hard to serve" within the context of welfare reform.[15] As Arizona moves forward with welfare reform and overall job creation, it is important to keep in mind that many Arizonans lack English proficiency.

Linguistic isolation is defined by the Census Bureau as people age 5 and over who live in households where no one over age 14 speaks English well. Hispanics in Arizona exhibit a significant degree of linguistic isolation. According to 1990 U.S. Census figures, 16% of all Hispanics over age four in Arizona — over 80,000 people — were linguistically isolated. (See Figure 14.) Three fifths of all linguistically isolated children were Hispanic. However, 85% of school age children in Arizona who spoke Spanish in 1990 also spoke English well.[16] This suggests that many Hispanic children who live with adults who don't speak English may speak English well themselves. Thus, English proficiency may be more of a problem for adults than for children.[17]

Spanish literacy is important for children to maintain their cultural and family connections; English literacy is important for children in order to graduate from high school and compete for better paying jobs. Improvements in English proficiency without a loss of pride or skill in Spanish language can help facilitate better employment and higher incomes. Bilingual literacy can expand job opportunities and earning power.

Figure 14:
16% of Hispanics in Arizona were linguistically isolated - 1990



U.S. Census

CAR OWNERSHIP

Employment specialists and workforce development professionals often identify lack of transportation as a barrier to effective employment. Data from 1990 indicate that poor Hispanics in Arizona own private vehicles at a higher rate than poor White non-Hispanics (86% of Hispanics living below the poverty level had access to at least one vehicle compared with 80% of White non-Hispanic households and 74% of all poor households[18]). This relatively higher rate of car ownership may help partially explain why poor Hispanics are able to work and look for work at higher rates than poor non-Hispanic White families.

CHILD CARE PREFERENCES

Nearly half of all Hispanic preschool-aged children in the U.S spend some or all of their day being cared for by someone other than their parents.[19] The availability of high quality and appropriate child care is a critical component of effective employment. Any effort to raise Hispanic family income through better paying employment must include strategies to help families find affordable and suitable child care.

For Hispanics, "suitable" often means culturally appropriate. The strong sense of family that is a part of the Hispanic culture is demonstrated through preferences among the types of child care. Census data for 1994 indicate that, nationally, 35% of Hispanic pre-school-age children with working mothers were cared for by relatives while their parents were at work, compared with 21% of non-Hispanic White children.[20] Hispanics were significantly less likely to rely on child care centers than either blacks or White non-Hispanics. (See Figure 15.) On a more local level, researchers at the Morrison Institute for Public Policy at Arizona State University also report initial findings indicating that "child care from relatives is the choice of Hispanics in our local workforce."[21]

Cost is a major barrier to accessing good quality child care. While relative care may be the first choice for many Hispanic families, those parents who would prefer family child care or child care centers often find these types of care unaffordable or unavailable. In one study, 43% of low-income Hispanic families surveyed indicated that costs were a barrier to obtaining quality child care outside the home.[22]

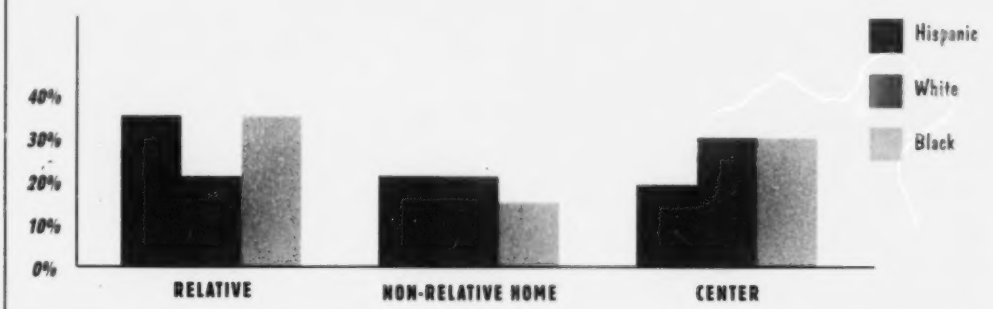
These cost barriers can lead to mediocre or harmful care for children. Nationally, over half of pre-school age Hispanic children with working mothers are cared for by relatives or non-relatives in home-based settings. A study of this type of care found that one in three homes could actually be harmful to a child's development, and poor and minority children were more likely than other children to be in poor quality care.[23]

A recent survey found that 28% of Hispanic mothers reported a loss of employment due to problems in maintaining good child care.[34] Clearly, the availability of affordable, culturally appropriate, high-quality child care will significantly affect job training and employment success for Hispanics.

Figure 15

U.S. Hispanic families prefer child care from relatives - 1994

Percent of pre-school aged children with working mothers by child care setting and race/ethnicity



U.S. Census

Photo by Sharon Dennis

chapter 2

Hispanics and Employment

Hispanics are more likely to work and to look for work than other Arizonans. Unfortunately, that work is less likely to help families succeed in escaping poverty. Census data from 1990 reveal that Hispanics over age 16 were more likely to work than the general population and the White non-Hispanic population.[35]

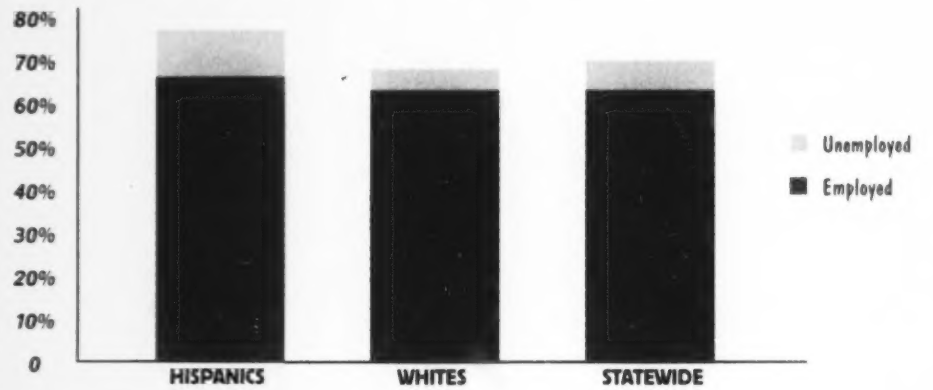
UNEMPLOYMENT RATES

And even more Hispanics want to work. The unemployment rate examines the percentage of people who are actively seeking work but not able to find employment. Thus, though it seems counterintuitive, a high unemployment rate suggests many people looking for a job and being attached to the labor market. Hispanics in Arizona in 1990 exhibited an unemployment rate double that of Whites and 50% higher than the general state population. (11% vs. 5% vs. 7.%).[36] (See Figure 16.)

Arizona Population (1997):	**4,554,966**
Arizona Hispanic Population (1997)	**998,623**
Hispanic Children (1995)	**346,000**
Estimated Number of Hispanic People Living in Working Poor Families With Children (mid 1990s)	**186,160**
Hispanic Welfare Recipients (2/98)	**39,460**

Figure 16:

AZ Hispanics are more likely to work and look for work - 1990



U.S. Census

This higher rate of unemployment for Hispanics is most evident in the metropolitan areas of Phoenix and Tucson which have demonstrated overall unemployment levels significantly below the average for the state. Within these cities, there are geographic pockets with significantly higher unemployment rates. By and large these "pockets" tend to be in areas that are heavily populated by Hispanics, e.g. South Phoenix and South Tucson. For example, within the 20 square mile Enterprise Community of South Phoenix, the unemployment rate has ranged as high as 21%, while for the Phoenix-Mesa area generally it has been less than 4%.[5]

WORKING BUT POOR

Even among poor Hispanics, work, not welfare, is a way of life. Of all poor Hispanic families in Arizona in the mid 1990s, 80% worked for all or part of the year. Even more striking (and statistically significant) is the fact that more than one out of four working Hispanic families with children remained poor. Of Hispanic families, 28% worked and were poor, compared with only 10% of non-Hispanic Whites. The problem is clearly not that Hispanics as a group are unwilling to work; the problem is that working Hispanics do not earn enough to escape poverty.

TYPE OF EMPLOYMENT

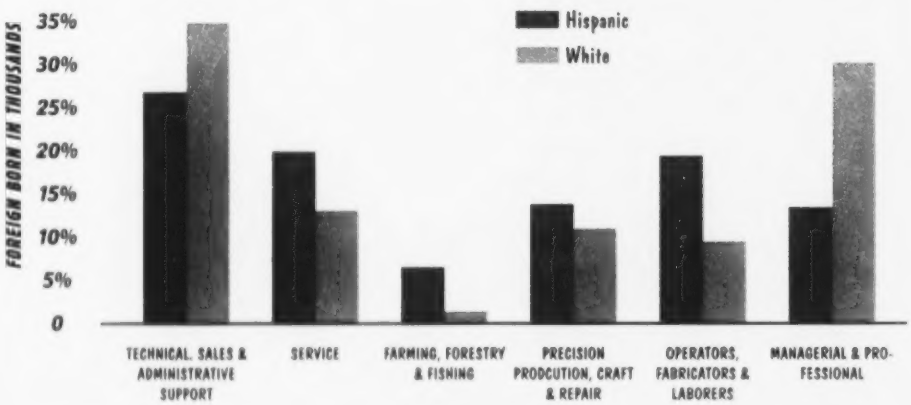
One significant factor is the type of jobs many Hispanics hold. In 1990, Hispanics were less than half as likely to hold positions in the higher paying managerial and professional occupations than employed non-Hispanic White Arizonans. This has a direct impact on level of earnings as well as on health benefits. One can also make the case that without

Hispanic decision-makers, including people in hiring positions, outreach to the Hispanic community will be less effective, and this trend will continue.

On the other end of the pay scale, Hispanics were *more* likely to hold lower paying jobs in 1990 than White non-Hispanic Arizonans. For example, 20% of Arizona's Hispanic population were employed in service occupations, compared with 13% of the White non-Hispanic population. This disparity also exists for a number of other lower-wage employment categories, such as laborers.[28] (See Figure 17.)

Figure 17

AZ Hispanics are less likely to work in managerial or professional jobs



U.S. Census Bureau 1990

PUBLIC JOB TRAINING PROGRAMS

A survey conducted by the Morrison Institute for Public Policy in 1997 found that in Arizona at least 26 major state and federally funded job training programs operate, an increase from the 20 programs documented in 1994. These programs function under the auspices of 10 different federal and state agencies or departments, spending more than $167 million annually on employment and training-related services. There is little or no information available about the impact of these programs on helping Hispanics to overcome barriers to better employment (such as lower levels of education and higher incidence of linguistic isolation).[29]

JOB GROWTH PROJECTIONS

As our society ages, the relatively youthful Hispanic population will become even more important to the workforce. Because of this, the Hispanic population will be *the* work-

force of tomorrow for Arizona. As we explore ways to prepare the Arizona workforce, it is important to examine specific projected workforce trends.

The Department of Economic Security reports that "occupations requiring more education and training are generally expanding faster than those with fewer requirements." Even with this rapid growth, however, most jobs will need little education. The report concludes that "Occupations requiring relatively little education . . .will provide most of the job opportunities. Of the 35 occupations with the greatest employment in Arizona in 1994 (representing 41% of the workers in the state), 28 typically do not require post high school education."[30]

Figure 18 below lists the twenty occupations that will account for one-third of all job growth between 1994 and 2005. While some higher wage jobs are growing rapidly, the majority of newly created jobs on this list will pay an average of less than $10 per hour. Many will not require an education past high school, such as retail salespersons, cashiers, waiters, and general office clerks. Thus, while efforts to improve the access of Hispanics to higher wage jobs will help relieve income disparities between White non-Hispanic families and Hispanic families, they cannot succeed by themselves in increasing family incomes. The low wages in hundreds of thousands of jobs will continue to shape the quality of life for many working Hispanics.

Figure 18

Arizona projected employment and top 20 job openings

Occupational Title	1994 Employment	Projected 2005 Employment	Projected Job Growth	Average Hourly Wage - 1996
Total (All Occupations)	1,871,580	2,981,769	1,110,189	
Waiters & Waitresses	34,580	57,164	22,584	$5.48
Cashiers	36,909	60,620	23,711	$6.74
Janitors & Cleaners	30,857	53,260	22,403	$7.03
Guards	14,616	29,952	15,336	$7.67
All Other Helpers, Laborers	19,583	31,600	12,017	$7.68
Receptionists, Information Clerks	19,168	34,385	15,217	$8.31
Salespersons, Retail	60,816	100,946	40,130	$8.44
General Office Clerks	49,294	71,079	21,785	$8.56
Truck Drivers, Light	17,267	27,860	10,593	$8.59
Secretaries, except Legal/Medical	32,807	49,984	17,177	$10.34
Bookkeeping, Accounting, Audit Clerks	34,136	46,127	11,991	$10.47
Maintenance Representatives General Utility	19,591	32,675	13,084	$10.57
Painters & Paperhangers	8,904	19,901	10,997	$10.72
Carpenters	18,681	38,607	19,926	$12.83
Clerical Supervisors	20,751	33,266	12,515	$14.44
Other Sales Representatives	15,536	26,657	11,121	$14.77
Marketing & Sales Supervisors	37,304	61,614	24,310	$16.30
Registered Nurses	28,886	47,318	18,432	$18.71
All Other Manager, Administrators	28,139	41,589	13,450	$21.55
General Managers & Top Executives	38,458	64,695	26,237	$27.62

Arizona Department of Economic Security 1997/1998

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chapter 3

Access to Services

In February of 1998, less than 4% of Hispanics in Arizona received welfare benefits. Approximately two-thirds were children. Families who turn to welfare are among the poorest and most vulnerable of families, so we should pay particular attention to their situation as we examine family well-being.

The largest welfare program is called Temporary Assistance to Needy Families (TANF), the program many people refer to as "welfare." Parents with children and very low incomes (less than about $5,300 per year for a family of three) may receive a small monthly check (a maximum of $347 per month for a family of three) for a limited time. This is usually referred to as welfare. Other welfare programs are described in more detail in Appendix A.

The vast majority of all parents receiving TANF have some work history. They work in low- wage jobs, one small crisis away from desperation. For example, when a child gets sick or a car breaks down, a single mother may miss work and lose her job. Without financial savings to rely on, parents turn to TANF as a safety net. The data in this report indicate that the poorest, most vulnerable Hispanic families are more likely than other families to fall through the safety net and lose benefits without getting the services they need to get and keep better-paying jobs.

The report examines the experience of Hispanic families receiving TANF under Arizona's welfare reform. The available data from the Arizona Department of Economic Security provide a snapshot of this experience during one month. Most data are from February or May of 1998. This was a month of high job growth in the economic cycle

Arizona Population (1997):	4,554,966
Arizona Hispanic Population (1997)	998,623
Hispanic Children (1995)	346,000
Estimated Number of Hispanic People Living in Working Poor Families With Children (mid 1990s)	186,160
Hispanic Welfare Recipients (2/98)	39,460

and low unemployment due to seasonal openings. These point-in-time data raise important questions and concerns, but they cannot be used by themselves to draw conclusions about problems and trends.

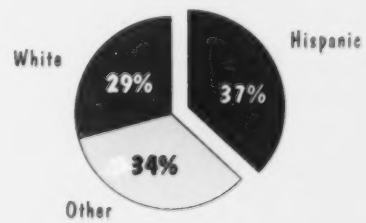
SERVICES TO FAMILIES RECEIVING WELFARE

Temporary Assistance To Needy Families (TANF)

While Hispanic families are more likely to be working and looking for work, they are also more likely to be poor enough to need welfare. According to 1997 U.S. Census Bureau data, Hispanics made up 22% of the total statewide population. Yet, in February 1998, well over one- third (37%) of TANF recipients were Hispanic. White non-Hispanics, on the other hand, made up 68% of the population and only 29% of TANF recipients.[41] (See Figure 19.)

Most Hispanic welfare recipients, like other welfare recipients, do not rely on welfare as a way of life. The vast majority of TANF recipients have received benefits for less than 2 years. Department of Economic Security data indicate that 84% of Hispanic households receiving TANF in May of 1998 had received benefits for less than 2 years (while 87% of White non-Hispanic households had received TANF benefits for less than 2 years.) In addition, over two-thirds of Hispanic families on the welfare rolls in May of 1998 had received welfare for less than one year.

Figure 19
1/3 of Arizona TANF recipients are Hispanic
February 1998



AZ Department of Economic Security

Many families cycle on and off welfare. Over 60% of the Hispanic families receiving welfare in May 1998 had exited welfare at least twice before, only to experience some sort of set- back. Many families escape welfare, only to lose a job or experience a crisis that forces them to turn back to welfare for survival. This means that while families are receiving welfare and after they leave welfare, it is vital that they get the skill training and supportive services they need to get and keep better paying jobs. (Figure 20 examines Hispanic participation in public assistance programs.)

TANF Benefit Reductions

Families can have TANF benefits reduced or eliminated for a variety of reasons. At one end of the spectrum, the parent may get a job and earn too much to qualify for benefits. And at the other end, families may lose benefits because the parent failed to follow (or understand) certain rules. In February of 1998, 320 Hispanic families receiving welfare found work and 3,215 had their benefits reduced or eliminated due to sanctions, time limits, or procedural reasons.

February 1998	
39,460	Hispanic TANF parents and children receive TANF
11,600	Estimated number of parents receive TANF
7,277	Hispanic parents participate in JOBS (7/1/97 though 4/30/98)
320	Hispanic parents receiving TANF who find jobs
1,143	Hispanic families are sanctioned
304	Hispanic parents hit time limits
1,768	Hispanic families lose benefits for procedural reasons

Sanctions: If a parent does not look for work, attend required classes, help find the father of her children, or take certain other steps, the family can be sanctioned. In the first month a TANF recipient is sanctioned for non-compliance, the family's welfare check is reduced by 25%; it is then cut in half the second month, and eliminated the third month. During February of 1998, 828 Hispanic families received partial sanctions and 315 families lost their TANF check altogether due to sanctions.

Data for February 1998 show that 41% of those families receiving their first TANF sanction were Hispanic. Of families receiving their second sanction, 43% were Hispanic. Of families who lost their TANF benefits completely due to sanctions in March 1998, 44% were Hispanic. Although it is a small absolute number of families, the fact that Hispanic families were disproportionately more likely to be sanctioned raises concern. Families who have been sanctioned can never get an extension of cash benefits for any reason and cannot get crisis assistance for one year. These are often the families with the least capacity for employment; they may have nowhere else to turn after losing TANF benefits.

Time Limits: In Arizona, a family may only receive full benefits for two out of every five years. After the second year, the "adult portion" of the check is eliminated. For a family of three, that means a maximum monthly check of $275 instead of $347. Although most Hispanic families receiving TANF do so for less than one year, some families receive benefits for several years. These few families probably face the most barriers to finding and keeping work and are probably among the most vulnerable of all families on welfare.

Hispanic families were more likely than non-Hispanic Whites to see a benefit reduction from time limits. In February of 1998, 304 Hispanic parents hit their two year time limits. This represents a disproportionate impact to Hispanic families. While 37% of TANF recipients were Hispanic, 48% of families reaching their two year time limits in February 1998 were Hispanic. The federal law requires that families be limited to five years of benefits during their entire lifetime. Hitting the state two year limit implies that a family is at great risk for eventually hitting their lifetime limit.[47]

Procedural Reasons: Families can also lose benefits for procedural reasons, such as not turning in the right forms. One might assume that Hispanic families, who may have less English language proficiency, might be more likely to lose benefits for procedural reasons. However, non-Hispanic Whites actually suffered disproportionate impacts according to the February 1998 data, with Whites representing 29% of the TANF caseload but 35% of the cases closed for procedural reasons. Hispanic families lost TANF benefits for procedural reasons in proportion to their caseload representation (38% vs. 37%). Although Hispanics are not disproportionately represented among families losing benefits for procedural reasons, five time more Hispanic families lost benefits due to procedural reasons than due to sanctions. Thus, closures for procedural reasons merit further attention.

In summary, in February of 1998 Hispanic families were no more likely than other families to lose TANF benefits due to procedural reasons, but they were significantly more likely to have their benefits reduced or eliminated because of sanctions, and reduced by time limits. These statistics raise two key questions. First, are internal features of the public assistance system, such as a lack of communication in Spanish or a lack of outreach to Hispanic families, penalizing such families? Second, what efforts can be made to improve the skills of Hispanic recipients and prepare them for transitioning off TANF and into long-term, well-paying jobs?

Job Opportunity Basic Skills (JOBS)

JOBS is a program designed to help welfare recipients find employment. Services include job readiness classes, job search assistance, or, on a limited basis, help with basic education such as obtaining a Graduation Equivalency Diploma (GED). Only a portion of TANF recipients participate in JOBS at any one time. Statewide, participating welfare recipients spend an average of five months in JOBS.

In state fiscal year 1998, Hispanics gained access to JOBS services in rough proportion to their representation on the TANF rolls. They were 39% of JOBS participants in Arizona and 37% of TANF recipients. In 13 counties, Hispanics participated in JOBS in similar or greater proportion to their representation on the TANF rolls. Hispanic TANF recipients in Maricopa County, however, were significantly underrepresented in the JOBS program: 44% of TANF recipients were Hispanic and only 34% of JOBS participants were Hispanic.

Transportation Assistance

During the first ten months of fiscal year 1998, 7,297 families in JOBS received transportation assistance such as bus vouchers. Hispanics were slightly under-represented in receiving such assistance. (Hispanics represented 39% of the JOBS caseload and received 35% of the transportation vouchers.) However, low-income Hispanics own cars at a higher rate than the general low-income population (86% to 74%).

Community Service Placements

Community Service Placements are mandatory "volunteer" assignments designed to help the harder-to-place welfare recipients who lack very basic job skills. For the month of February 1998, statewide, there were only 209 TANF recipients placed in Community Service and over 80% of those placements were in two counties with a high percentage of the welfare rolls being Hispanic (Pima and Yuma counties). More than half (58%) of

Figure 20

Public Assistance Participation in Arizona

February 1998

	Hispanic Individuals	*White Individuals*
Statewide Population, 1997	21.9%	68.3%
TANF Participation	37.1%	29.4%
JOBS Program*	38.9%	43.2%
Community Service Placements	57.9%	29.7%
Sanctioned for 25 percent	41.1%	38.0%
Sanctioned for 50 percent	42.8%	37.1%
Removal for Sanctions**	44.2%	36.4%
Reduction for Time Limits	47.9%	31.7%
Transportation Grant Vouchers*	35.0%	31.8%
Transitional Child Care Enrollment	33.7%	48.8%
Transitional AHCCCS Enrollment	41.3%	37.3%
Short Term Crisis Services	37.0%	45.7%
Food Stamps Recipients	35.2%	34.3%

★7/1/98 through 4/30/98 ★★3/98

U.S. Census for statewide population; Arizona Department of Economic Security for all other information

the people placed in community service that month were of Hispanic origin compared with 30% of White non-Hispanic origin.

This disparity might indicate that lack of education and English proficiency among Hispanic TANF recipients are making them more likely to be placed in the "last resort" Community Service Placements than in other job search activities. (Or it might mean that certain counties are more likely to use Community Service Placements.) This trend will be important to monitor because while in Community Service Placements participants do not earn a wage. They continue to receive a TANF grant and run their time clocks. In addition, it is unclear whether people in the Community Service Placements are receiving the supplemental skills training they need.

Job Placements

One of the goals of welfare reform is for people to leave welfare for work. In February 1998 in Arizona, 743 welfare recipients found jobs. Almost three-quarters of these were in Maricopa and Pima Counties, although these counties represent only 60% of the total TANF caseload.[33] (See Figure 21.) Job finders were about as likely to be Hispanic as White (43% vs. 41%). Looking at JOBS program participants, Hispanics were slightly

Figure 21

TANF recipients getting jobs in Arizona

County	Hispanic TANF Recipients		Hispanic Job Placements		Avg Hourly Initial Wage
	Percentage*	Number	Percentage**	Number	
Apache	2.1%	165	N/A	0	N/A
Cochise	58.5%	2,3943	6.7%	11	$5.99
Coconino	6.6%	260	37.5%	3	$6.00
Gila	13.4%	341	N/A	0	N/A
Graham	31.4%	380	55.6%	5	$5.61
Greenlee	45.1%	65	N/A	0	N/A
La Paz	22.2%	137	16.7%	1	$5.15
Maricopa	44.2%	2,035	33.5%	113	$6.52
Mohave	10.9%	433	8.6%	3	$5.20
Navajo	5.5%	366	16.7%	1	$5.50
Pima	50.9%	8,906	57.2%	123	$5.81
Pinal	39.5%	2,080	62.5%	20	$5.75
Santa Cruz	97.3%	903	100%	3	$5.16
Yavapai	11.4%	216	6.7%	1	$5.67
Yuma	70.9%	2,445	76.6%	36	$5.65
State Average	37.1%	39,460	43.1%	320	$6.03

*% of all TANF placements **% of all job placements

Arizona Department of Economic Security, Public Assistance Data, February 1998

more likely than Whites to find a job (4.4% of Hispanic JOBS participants found work in February compared with 3.8% of White JOBS participants).

While job finders were about as likely to be Hispanic as White, the average hourly wage differed: $6.03 for Hispanics, $6.42 for Whites, and $6.24 for former welfare recipients overall. On a full-time, year round basis, this translates to an income of less than $12,600 for Hispanics and less than $13,400 for Whites. This is below the poverty line for a family of three for both groups.

SUPPORT SERVICES FOR LOW-INCOME FAMILIES

Food Stamps

Food Stamps are coupons that low-income families can use to buy food (and only food). Hispanic families receive Food Stamps at about the same rate that they receive TANF benefits. Statewide population data on Food Stamp recipients show that 35% of the recipients are Hispanic.

While this percentage is higher than the percentage of Hispanics in Arizona's overall population, it actually suggests that Hispanics receiving Food Stamps may be underrepresented compared with the proportion of Hispanics who are eligible. (See Figure 22.) Between 1994 and 1996, 52% of working, poor families in Arizona were Hispanic. Generally, these are families who are eligible for Food Stamps. There are several reasons why these families might not be receiving Food Stamps.

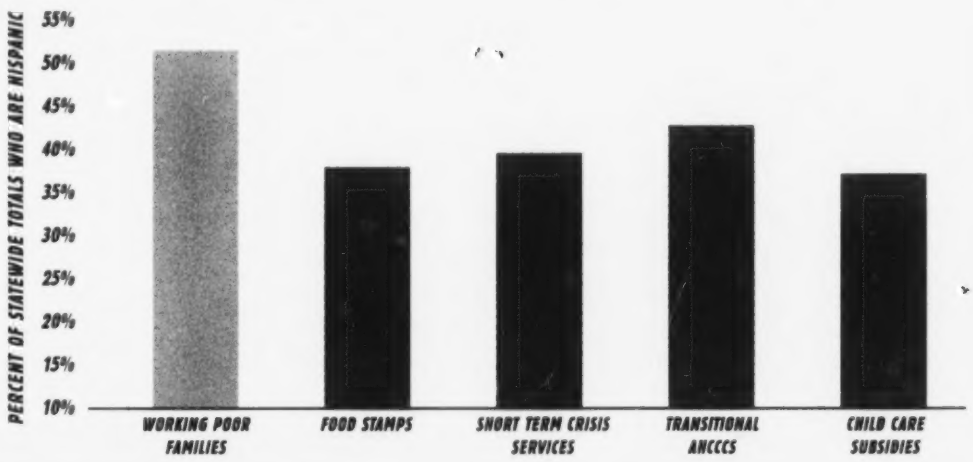
First, immigrant families, which are primarily Hispanic in Arizona, might not know they are eligible for this benefit. Recent federal changes allow children and elderly members of immigrant households to receive Food Stamps, but not non-elderly adults. Second, working poor families in general may not know that they are eligible or may not want to receive Food Stamps. Nationally, in 1992, just 38% of working poor households (all of whom qualified) received Food Stamps.[44]

Short Term Crisis Services

Short Term Crisis Services are designed to help people with a one-time crisis situation, such as not being able to pay the rent or a utility bill. Payments are made directly to the landlord, utility company, etc. Both low-income, working families and families receiving TANF are eligible to receive this assistance. Households may only receive assistance once during the course of a year. Of those individuals receiving Short Term Crisis Services in February 1998, 37% were Hispanic compared with 46% White non-Hispanic. Again, this represents a disproportionate number of Hispanics reaching this support program, compared with the composition of the overall population, but a lower proportion than their representation among working poor households. (See Figure 22.)

Figure 22

Eligible Hispanics not using available services in Arizona



Transitional Medical Assistance Enrollment

When families leave welfare for work, they are eligible to receive health care coverage through AHCCCS for up to two years. Hispanic families seem to be fairly proportionately represented in using this transitional service. In February of 1998, 43% of the welfare recipients finding jobs were Hispanic, and 41% of transitional AHCCCS enrollees were Hispanic. In total, 10,984 Hispanics were enrolled in Transitional AHCCCS. However, there is still some concern that eligible families may not be accessing the services they need and qualify for.

A recent national report from the General Accounting Office (GAO) concluded that "(a)mong uninsured Medicaid-eligible children, Hispanics have the highest uninsured rate." In addition, the report also found that children of immigrants and children in working poor families were also very likely to be eligible for, but not receiving, Medicaid.[35] Since Arizona's Hispanics are over-represented in both of these categories, it is likely that a significant portion of eligible Hispanic children are not covered by AHCCCS.

Child Care

Hispanic families do not appear to be taking full advantage of transitional child care benefits. When a family leaves welfare for work, they are eligible to receive help paying for child care for up to 2 years. While 43% of families leaving welfare for work in February 1998 were Hispanic, only 34% of families using the transitional child care subsidy were Hispanic. This is in sharp contrast to Whites, representing 41% of welfare recipients getting jobs, but 49% of users of transitional child care subsidies. In February 1998,

only 1,786 Hispanic families (out of all Hispanic families who had received welfare in the past two years) received transitional child care subsidies.

This under-use of child care subsidies may be driven by lack of understanding of the help that is available. Many Hispanic families may not know that subsidies can be paid to relative care-takers, such as grandmothers, if they meet certain basic health and safety criteria. Or there may be a general lack of communication that child care help is available.

OTHER COMMUNITY SERVICES

A discussion with executives of Arizona agencies that provide services to the Hispanic population indicates a strong concern that a major service gap for Hispanics is access to existing services and existing providers. As indicated in the data on access to health care, Hispanics do not access services from governmental and even community-based agencies at a high rate. This is due in large part to language and cultural barriers. Future access can only be improved with a strong emphasis on minimizing these barriers through increased bilingual/bicultural personnel and outreach efforts.

A key question in discussing improving resources for Hispanics is: where do Hispanics turn for help? As is true with health and child care providers, the sense is that Hispanics do not seek help from most traditional service providers at a high rate. A more likely listing of first contact points for Hispanics would include: family, friends, neighbors, churches, and neighborhood groups. Community-based organizations are also more likely to be used than government agencies.

CITIZENSHIP AND ACCESS TO SERVICES

Welfare reform has included severe new restrictions on benefits for immigrants. The potential for affecting the Hispanic community here is substantial, given that 18% of the Hispanic population in Arizona is non-citizen.

Welfare reform has severely restricted the benefits available to legal immigrants. For example, immigrants who arrive in the country after August 1996 are no longer eligible for TANF, and non-elderly adults are not eligible for Food Stamps, even if they work full-time. It is important to note that children born to foreign parents are legal citizens and eligible for TANF, Food Stamps, AHCCCS, child care subsidies, and Head Start, regardless of their parents' citizenship status. Unfortunately, lack of knowledge, language barriers, and fear of deportation frequently prevent parents from seeking available help for their children.

Adult immigrants may still qualify for other community services. Additionally, naturalized adults qualify for all services. As part of the state welfare law, a small amount of funds ($250,0000) were appropriated for naturalization and outreach services. This money can be used to help pay for English or citizenship classes, for the application processes, or for other expenses associated with helping immigrants become citizens.

Photo by Alfred Jacobs

SUMMARY

Much of the data in this report paint a bleak picture of Hispanic families in Arizona. Hispanic children are more likely to grow up in poverty than other Arizonans; Hispanic teens are more likely to drop out of school or become pregnant. Hispanics constitute the majority of linguistically isolated people in Arizona. Hispanic families are over-represented in the welfare population. Working Hispanic families are far more likely to be poor than non- Hispanic White families and far less likely to hold well-paying managerial positions. And these problems are complicated by the fact that it appears that many Hispanic families do not take full advantage of available services, such as help with child care and health care.

The data also tell us that it is time for action. The Hispanic population in Arizona is growing rapidly. By the year 2025, Hispanics will comprise one-third of our population. This is a youthful group, who will be a strong determinant in Arizona's future. We cannot afford to let the current threats to Hispanic families continue.

We know that no matter how big and fast our economy grows, the benefits don't automatically reach all families. We have to make that happen. It requires both personal and public commitment. Concrete action can help Hispanics achieve higher levels of education and training and the higher wages that often accompany those achievements. Focused efforts can enhance access to services, help struggling parents do the best for their children, and improve the quality of life for low-income Hispanic families. Hispanics in Arizona have a rich cultural and linguistic background and vibrant community networks of families, friends, neighborhoods, and churches. By building on community strengths, the troubling trends can be reversed to improve the circumstances of Hispanic families throughout the state

Appendix A: Access to Services

Public Assistance Programs now available in Arizona include the following:

Temporary Assistance to Needy Families (TANF) — cash assistance, often referred to as the welfare check. Only very poor families (income of about $5,300 per year for a family of three) with children may qualify. Families may only receive TANF for five years within their lifetimes, and, in Arizona, may only receive two years of full benefits within any five year period. The maximum benefit is $347 per month for a family of three.

Job Opportunity Basic Skills (JOBS) – Some parents who receive TANF are referred to the JOBS program. The JOBS program offers an array of services, from job readiness classes, to job search assistance, to basic skills classes such as English as a Second Language (ESL), or Graduation Equivalency Diploma (GED). The JOBS program can provide assistance to help parents go to work, such as child care subsidies, bus vouchers, or an interview outfit.

Transportation Assistance — can take many forms. The Department of Economic Security (DES) may provide a voucher, such as a bus pass, to a welfare recipient as part of a bigger program designed to help people become employed. In addition, Arizona has allocated $3 million to be distributed by DES to community organizations to help provide local transportation services. Finally, there is a "wheels to work" program where welfare recipients can lease donated cars at very low rates.

Community Service Placements — mandated volunteering at an agency for the purpose of learning new job skills. For TANF recipients unable to find paid employment, Community Service Placements may substitute as a required "work activity." For those with minimal skills and education who are unable to secure employment, Community Service Placement may be their only option. Efforts outside of paid employment (such as, community service, job skill classes, job search and readiness classes) are geared to developing competitive job skills and experience for those re-entering the work force under welfare reform.

Food Stamps — coupons low-income families can use to buy food (and only food) at the grocery store. Both welfare recipients and working poor families may qualify for these vouchers. Maximum benefit for a family of three is about $320 per month.

Short Term Crisis Services (STCS) — one-time help for low-income families with a specific need. Short Term Crisis Services can be used to help pay rent or utility bills. Families can only receive STCS once in a year. (This used to be referred to as Emergency Assistance.)

Arizona Health Care Cost Containment System (AHCCCS) — health care coverage for low-income people. Families receiving TANF automatically get AHCCCS coverage, but others may qualify as well. For children 13 and older and adults, annual income must be below $5,300 for a family of three.

Transitional AHCCCS — AHCCCS health care coverage for former welfare recipients who are working. Families who leave welfare for work may keep their health care coverage through AHCCCS for up to two years (or until their earnings are higher than about $25,000 for a family of three).

Child Care Development Block Grant (CCDBG) — assistance in paying for child care for families receiving welfare, families transitioning off welfare, and low-income working families (earning less than $22,500 for a family of three). The parents may choose the provider and the Department of Economic Security pays the child care provider part of the cost of the care.

Appendix B

Poverty, income, and graduation rates by county - 1990

	People in Poverty		Children in Poverty		Families in Poverty		Median Income		High School Grads		College Graduates	
	White	Hispanic	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White
Apache	11%	29%	29%	12%	27%	11%	$24,554	$34,734	64%	86%	5%	24%
Cochise	13%	44%	44%	17%	33%	11%	$17,772	$29,840	48%	85%	5%	20%
Coconino	12%	24%	24%	9%	16%	7%	$26,491	$37,761	64%	92%	10%	34%
Gila	13%	21%	21%	17%	12%	9%	$28,342	$26,007	58%	73%	4%	12%
Graham	16%	41%	41%	16%	26%	13%	$17,940	$25,031	46%	78%	3%	16%
Greenlee	11%	14%	14%	12%	15%	8%	$26,233	$31,385	66%	80%	3%	15%
La Paz	23%	39%	39%	27%	30%	22%	$18,735	$19,224	35%	70%	3%	10%
Maricopa	8%	34%	34%	9%	25%	6%	$23,578	$38,889	51%	86%	7%	24%
Mohave	13%	20%	20%	21%	17%	8%	$23,119	$27,411	60%	74%	4%	11%
Navajo	13%	27%	27%	15%	26%	12%	$23,700	$31,106	57%	83%	4%	17%
Pima	12%	35%	35%	12%	25%	7%	$22,426	$34,485	58%	87%	9%	28%
Pinal	15%	34%	34%	21%	25%	12%	$21,149	$26,650	48%	74%	3%	11%
Santa Cruz	9%	39%	39%	7%	28%	8%	$20,405	$35,410	45%	87%	6%	23%
Yavapai	13%	22%	22%	17%	15%	9%	$23,308	$26,472	55%	80%	7%	18%
Yuma	9%	40%	40%	11%	31%	6%	$19,143	$29,960	38%	79%	5%	17%
ARIZONA	10%	35%	35%	11%	25%	7%	$22,328	$35,863	52%	85%	7%	23%

U.S. Bureau of the Census 1990

People receiving selected services by county - February 1998

	Transitional Child Care		Transitional AHCCCS		Short Term Crisis Services		Food Stamps	
	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White
Apache	4	10	19	79	30	61	432	1,096
Cochise	85	56	522	404	181	75	6,001	4,120
Coconino	4	38	54	104	66	115	636	1,846
Gila	13	43	55	206	39	54	762	2,172
Graham	25	22	90	112	45	35	1,095	1,218
Greenlee	1	3	26	21	10	1	208	164
La Paz	3	4	11	46	0	3	399	812
Maricopa	796	1,510	5,075	5,117	291	579	44,913	41,612
Mohave	13	153	112	774	30	140	1,096	10,660
Navajo	13	37	51	199	85	162	902	3,057
Pima	573	490	2,756	1,701	460	350	22,695	16,365
Pinal	89	77	467	425	136	91	5,511	4,307
Santa Cruz	42	2	265	4	116	6	3,307	97
Yavapai	12	88	69	482	8	173	696	5,395
Yuma	113	55	1,412	236	16	20	9,370	2,627
ARIZONA	1,786	2,588	10,984	9,910	1,513	1,865	98,025	95,568

NOTE: Some participants were assigned to "other" county so AZ total may be greater than the total of the 15 counties.

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Occupational fields by county -1990.
Percentage of employed adults employed in each occupational field

	Managerial & Professional		Tech Sales & Admin Support		Service		Farming, Forestry & Fishing		Precision Prod. Craft & Repair		Operators, Fabricators & laborers	
	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White
Apache	16%	30%	25%	26%	16%	12%	4%	4%	16%	16%	25%	11%
Cochise	14%	32%	30%	31%	22%	16%	5%	3%	16%	10%	14%	8%
Coconino	14%	29%	29%	34%	27%	15%	2%	2%	12%	11%	17%	10%
Gila	15%	21%	27%	28%	18%	19%	0%	2%	22%	15%	19%	16%
Graham	10%	26%	25%	32%	20%	16%	11%	6%	15%	10%	19%	10%
Greenlee	7%	20%	24%	17%	15%	11%	2%	4%	22%	26%	30%	22%
La Paz	10%	17%	18%	33%	13%	23%	31%	5%	8%	12%	20%	11%
Maricopa	13%	31%	26%	37%	20%	12%	7%	1%	14%	11%	21%	9%
Mohave	10%	19%	20%	30%	31%	20%	6%	2%	14%	16%	20%	14%
Navajo	16%	29%	22%	28%	26%	13%	4%	3%	11%	13%	21%	15%
Pima	16%	33%	30%	34%	20%	15%	3%	1%	15%	10%	16%	8%
Pinal	9%	21%	19%	27%	18%	16%	13%	3%	17%	17%	24%	16%
Santa Cruz	17%	31%	41%	30%	12%	14%	4%	6%	9%	11%	18%	7%
Yavapai	10%	25%	24%	28%	25%	17%	5%	3%	17%	15%	19%	12%
Yuma	10%	29%	25%	32%	17%	15%	19%	3%	10%	11%	20%	10%
ARIZONA	13%	30%	27%	35%	20%	13%	7%	1%	14%	11%	19%	10%

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Information on families receiving welfare by county - February 1998

	TANF Recipients[1]		Community Experience[2]		JOBS Participants[2,3]		Went to Work[2]		Initial Average Hourly Wage		Sanction Closures[1,4]		Time Limit Reductions[5]	
	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White	Hispanic	White
Apache	165	407	0	0	8	32	0	0	n/a	n/a	0	0	0	4
Cochise	2394	1455	1	1	436	335	11	16	$5.99	$5.80	8	2	29	16
Coconino	260	608	0	3	52	152	3	3	$6.00	$5.87	1	0	3	2
Gila	341	726	0	0	41	61	0	0	n/a	n/a	0	0	0	6
Graham	380	442	0	1	60	67	5	4	$5.61	$6.10	3	1	4	1
Greenlee	65	73	0	0	5	5	0	0	n/a	n/a	0	0	0	0
La Paz	137	228	0	0	18	54	1	1	$5.15	$5.50	2	1	1	2
Maricopa	20353	14599	7	0	3352	4282	113	154	$6.52	$6.84	188	162	139	88
Mohave	433	3154	0	3	50	556	3	31	$5.20	$5.83	4	27	3	18
Navajo	366	1085	0	0	27	147	1	2	$5.50	$5.15	1	1	2	10
Pima	8906	4540	54	42	2316	1664	123	67	$5.81	$6.00	65	32	75	29
Pinal	2080	1551	7	4	319	221	20	8	$5.75	$7.03	13	13	24	8
Santa Cruz	903	14	2	0	172	9	3	0	$5.16	n/a	0	0	9	0
Yavapai	216	1558	0	0	32	336	1	13	$5.50	$5.67	1	7	1	9
Yuma	2445	731	50	8	387	149	36	5	$5.63	$6.03	29	13	14	8
ARIZONA	39460	31202	121	62	7277	8071	320	304	$6.03	$6.42	315	259	304	201

Note: some participants were assigned to "other" county so AZ total may be greater than total of the 15 counties

1 adults and children

2 adults only

3 July 1 1997 through April 30 1998

4 March 1998

5 families

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